

Statement of Income
New Jersey Chartered Savings And Loans
(in thousands)

	Dec 2002	Dec 2001	Dec 2000
NUMBER OF INSTITUTIONS	9	10	10
INTEREST INCOME			
Interest Income on Loans & Lease	132,447	142,819	135,322
Income from Investments	66,830	73,555	74,779
Total Interest Income	199,277	216,374	210,101
INTEREST EXPENSE			
Interest Expense on Deps	81,252	114,169	110,098
Other Interest Expense	11,144	9,012	7,177
Total Interest Expense	92,396	123,181	117,275
NET INTEREST INCOME	106,881	93,193	92,826
Prov for Loan & Lease Losses	1,351	960	1,207
NONINTEREST INCOME			
Fee Income	4,102	4,004	3,787
Other Noninterest Income	2,319	2,816	2,695
Total Noninterest Income	6,421	6,820	6,482
NONINTEREST EXPENSE			
Salaries & Employee Benefits	34,721	31,452	30,397
Occupancy & Equipment Expense	11,562	11,396	10,475
Other Noninterest Expense	13,380	11,749	10,772
Total Noninterest Expense	59,663	54,597	51,644
Gain (Loss) on Sale of Assets	2,930	89	154
Applicable Income Taxes	22,534	16,075	16,982
Extraordinary Items Net	0	0	0
NET INCOME	32,684	28,470	29,629